

Below is the Judgment of the Court.





Marc Barreca
U.S. Bankruptcy Court Judge
(Dated as of Entered on Docket date above)

Angela M. Low, WSBA #36280
4847 California Avenue SW
Ste 100
Seattle, WA 98126
Telephone (206)799-6632

The Honorable Marc Barreca
Chapter 13

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF WASHINGTON

IN RE:)	
)	Bankruptcy Case No. 12-19822
SHANNON KEELER,)	
)	
Debtors)	
_____)	
)	Adversary Case number: 13-01026
SHANNON KEELER,)	STIPULATED JUDGMENT
Plaintiff,)	
)	
v.)	
)	
WELLS FARGO NA,)	
and John Does 1-3,)	
Defendants)	

STIPULATED JUDGMENT- 1

Angela M. Low
Law Offices of Angela M. Low, PLLC
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Seattle, WA 98116
206-799-6632

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THIS MATTER having come on before the Court on Plaintiff's Complaint. Plaintiff having appeared through her attorney of record, Angela M. Low, and Defendant Wells Fargo Bank, N.A. having appeared without an attorney, and the Court having reviewed the files and records, being fully advised in the premises and finding:

1. THAT the parties stipulate and agree to entry of this Judgment; and
2. THAT the value of the real property located at 162 Cougar Ridge Road NW in Issaquah, WA is determined to be no greater than \$250,000.00.

Having made the foregoing findings, IT IS HEREBY ORDERED:

1. THAT the claim of Wells Fargo Bank, N.A. in the approximate amount of \$81,341.00 is determined to be a general unsecured claim for the reason that the indebtedness exceeds the market value of the collateral;
2. THAT upon completion of the Chapter 13 proceedings herein, the debt owing to Wells Fargo Bank, N.A. on its junior lien shall be discharged and avoided as to the property located at 162 Cougar Ridge Road NW in Issaquah, WA, and incorporated herein by reference, as evidenced by the Deed of Trust recorded on May 04, 2007, under King County Records recording number 20070504001791;
3. THAT this judgment shall become permanent and binding on all parties only upon completion of the debtor's chapter 13 plan and entry of final discharge by the Debtor pursuant to 11 U.S.C. § 1328;
4. THAT in the event Debtor's bankruptcy case is dismissed or converted to a Chapter 7, this Stipulated Judgment voiding the lien of Wells Fargo Bank, N.A. shall no longer apply and Wells Fargo Bank, N.A.'s junior deed of trust shall be in full force and effect as security for the debt owing to Wells Fargo Bank, N.A.

STIPULATED JUDGMENT - 2

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5. THAT Wells Fargo Bank, N.A. shall receive disbursements in the Chapter 13 case as a general unsecured creditor;
6. THAT in the event the Property is damaged or destroyed that Wells Fargo Bank, N.A. is entitled to its full rights as a loss payee during the pendency of the bankruptcy with respect to insurance proceeds and has a security interest in such proceeds up to the entire balance due on the debt secured by the Deed of Trust;
7. THAT if the Debtor refinances the loan or sells the property prior to entry of the discharge order then the Debtor shall pay the entire balance due on the debt secured by the Deed of Trust in full at closing unless otherwise ordered by the Court;
8. THAT all other claims and causes of action by the Debtor/Plaintiff are dismissed; and
9. THAT this stipulated judgment is binding on the successors in interest to Wells Fargo Bank, N.A.

///End of Order///

Presented by:

/s/ Angela M. Low

Angela M. Low

Attorney for the Debtor

Approved as to form and content;

Notice of presentation waived:

/s/ Kelly Peck

Kelly Peck

Wells Fargo Bank, N.A.